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**Independent Insurance Agents  
& Brokers of America, Inc.**

## **Agency Preferences for Carrier Electronic Communications**

The original document on agency preferences for carrier electronic communications was published in January 2006. This report and the spreadsheet have been updated by the ACT Carrier Communications Work Group to reflect agency preferences for these communications and transactions in light of the continued evolution of technology over the last seven years. The work group believes moving to these recommendations will benefit both agencies and carriers.

You will note two major themes running through the chart below.

### **Activity Notifications**

The first major theme is to encourage the industry to move to a much broader use of Activity Notification Messages (“Activity Notifications”) for policy or client specific communications (as an option in place of email), because they can be sent securely and directed directly to the agency person to handle them by many agency management systems. In addition, Activity Notifications solve the common agency problem where important messages sit in producer email mailboxes, rather than being put in the agency management system where they create the proper audit trail and others in the agency can see them.

Activity Notifications are an ACORD standard that has been implemented as batch communications. Much like policy download, the messages are gathered at the carrier during the day and transmitted to the agency, via IVANS, overnight. However, for several of the specific uses of Activity Notifications that the work group recommends, carriers and agencies will need to be able to deliver and access these messages several times during the day, because some of them will require an immediate response. Specific examples include communications from an underwriter on a new submission or when a major claim has been filed.

In the spreadsheet, wherever the preferred method for the Activity Notification is “immediate,” rather than just a part of the batch at the end of the day, we have identified it as an Immediate Activity Notification.

The work group believes the industry has a big opportunity to use Activity Notifications much more broadly for agent-carrier communications and delivery of electronic policies to agencies. In order to realize the full potential of Activity Notifications, the work group recommends that agency management systems develop the capability for the agent to send Activity Notifications to the carrier and for carriers to be able to catch them and flow them into their systems. The delivery of messages from the agency to the carrier, however, is beyond the scope of this report.

Finally, the work group understands the need for an educational effort to help transition carriers and agencies to incorporate Activity Notifications in their workflows.

### **RSS Feeds**

The second major theme is to encourage carriers to provide agencies with the option to receive general carrier bulletins by RSS feed, enabling agencies to manage them more effectively using the agency's Intranet, Outlook or the agency management system. Offering this option will help agencies direct these bulletins to the people who should be reading them, rather than a carrier sending them to everyone in the agency using a "shot gun" approach, where they are not as likely to be read.

Using RSS feeds also would help the agency catalogue the messages, so they are available when needed. Carriers benefit because their messages are more effectively communicated within agencies.

The work group understands that it will need to mount an educational effort to help agencies understand the benefits of using RSS feeds and how to use them. In this conjunction, the work group has developed a second report detailing the agency use cases for incorporating RSS feeds within their workflows.

### **Determining Priorities**

The agents on the work group feel that all of the recommendations below are important, but in determining priorities, urged carriers to focus on the highest volume transactions first, along with those which affect clients and client service on a daily basis. High priority activity notifications to implement include underwriting memos, status of new business and quotes, overdue payments, pending cancellations and delivery of policy documents. It is also important for carriers to continue to replace their remaining paper delivery with electronic communications and to work toward consistency in their processes for delivering electronic messages and documents. The work group recommends that the carriers review the chart with their agency technology councils to determine a more specific order of implementation for their company.

### **Understanding the Spreadsheet**

As in the previous report, when more than one method is provided under "Recommended Method" or "Incremental Solution," the use of "AND" means that the carrier should provide both methods. The use of "OR" means the carrier should provide at least one of the methods.

Individual agencies should have the option to turn off the receipt of certain types of communications using the administrator capability that is recommended for carriers to provide to their agents, so that they do not receive the same messages in multiple formats.

We encourage that the ACORD standards be used wherever possible. When we refer to "Download," we mean ACORD AL3 or XML Download. When we refer to "XML," we mean ACORD XML.

Finally, we have removed the column in the original spreadsheet labeled "E-Mail Subject Line". This recommended naming convention has not been implemented by the industry and the work group is hopeful the industry moves away from the use of email for most agent-carrier communications wherever possible.

<b>Communications Agents Receive from Carriers</b>	<b>Agent Preferred Method</b>	<b>Incremental Solution</b>
Supplemental Applications to be completed	1. Send supplemental application as attachment using Activity Notification. Use pdf fillable form if possible. OR 2. Send outstanding questions in text or attachment on Activity Notification OR 3. If a real-time transaction, create a pop-up for agent to answer additional questions	1. Any editable format so it is automated to avoid manual completion.
Audit - Notice of Completed Audit	1. Activity Notification with worksheet attached.	1. Email with link OR 2. Email with attachment
Audit - Notice of Pending Audit (voluntary or on-premises)	1. Activity Notification (on-premises) OR 2. Activity Notification including attachment of audit form (voluntary) OR 3. Activity Notification (all others) E.g., notification of outstanding audit	1. Email
Accounting Account Current	1. Activity Notification with an attachment. If necessary, include reconciliation explanation in text.	1. E-mail with attachment OR 2. Email with link to attachment
Accounting – Direct Bill Commission Statement	In addition to providing Direct Bill Commission Statement Download, send Activity Notification with an attachment of the complete statement. If necessary, include reconciliation explanation in text.	1. Email with attachment OR 2. Email with link to attachment. NOTE: Be sure Excel access available so can be imported if not downloaded.
Billing - Customer refunds	1. Activity Notification	1. Email
Direct Notice of Non-Renewal or a Mid-Term Cancellation [make all these reports by policy – Billing]	1. Activity Notification by policy. Include copy of document sent to the insured as attachment AND 2. Download	1. Email OR 2. Email with attachment AND 3. Download
Billing payments on cancelled policies/reinstated policies	1. Download if the policy was actually cancelled and is now reinstated	1. Email AND

Communications Agents Receive from Carriers	Agent Preferred Method	Incremental Solution
	OR 2. Activity Notification by policy if actual cancellation did not occur and include a copy of document sent to the insured.	2. Download
Billing - Notice of final cancellation	1. Download AND 2. Activity Notification by policy, including a copy of the document sent to the insured.	1. Download
Billing - Overdue Payment (Cancellation Notice Not Yet Issued)	1. Activity Notification per policy/account	1. Email with list OR 2. Email with link
Billing - Pending Cancellation for Non-Pay	1. Activity Notification by policy including a copy of the document sent to the insured.	1. Email with list (do not send in AL3 Download)
Billing - Notice of Premium Finance (comes from premium finance company)	1. Activity Notification	1. Email with attachment
Bulletins – Claims Processing changes (not individual claim specific – e.g., new and preferred glass or repair shop	1. RSS feed AND 2. Carrier website AND 3a. Email with attachment (Agent elects RSS feed or email option) OR 3b. Email with link	1. Carrier website AND 2. Email with attachment OR 3. Email with link
Bulletins – General/Generic Newsletters Personnel Updates Etc.	1. RSS feed AND 2. Carrier website AND 3a. Email with attachment (Agent elects RSS feed or email option) OR 3b. Email with link	1. Email with headlines and a link, plus carrier website for archives
Bulletins – Line of Business/Product/Underwriting	1. RSS feed. Send PL, CL, Surety, Benefits as individual bulletins (release as available) AND 2. Carrier website AND 3a. Email with attachment (Agent elects RSS feed or email	1. Email with headlines and a link, plus carrier website for archives OR 2. Email with information in text or an attachment

Communications Agents Receive from Carriers	Agent Preferred Method	Incremental Solution
	option) OR 3b. Email with link	
Bulletins – Management Targeted for management	1. RSS feed with restricted access-- require password for access AND 2. Carrier website AND 3a. Email with attachment (Agent elects RSS feed or email option) OR 3b. Email with link	1. Email with Link (use password protection)
Bulletins – Technology Planned system downtime System outages, etc.	1. RSS feed AND 2. Carrier website AND 3a. Email with attachment (Agent elects RSS feed or email option) OR 3b. Email with link	1. Email with information or attachment OR 2. Email with link if “long”
Bulletin – Technology Policy Download – Notification of Company-specific Coverage Codes	1. RSS feed AND 2. Carrier website AND 3a. Email with attachment (Agent elects RSS feed or email option) OR 3b. Email with link	1. Email with information on new codes AND 2. Carrier Website listing with date the code was added
Bulletins – Urgent E.g., disaster conditions or binding restrictions	1. RSS feed but must include “Urgent” in title/description AND 2. Carrier website AND 3a. Email with attachment (Agent elects RSS feed or email option) OR	1. Email with information

Communications Agents Receive from Carriers	Agent Preferred Method	Incremental Solution
Claim – new (FNOL – direct insured report to carrier)	3b. Email with link 1. Claim Download – XML AND 2. Immediate voice or email notification for claims over a threshold defined by carrier/agent	1. Email with link to carrier website OR 2. Activity Notification
Claim activity - existing claim	1. Claim Download - XML – all activity	1. Email with Link OR 2. Activity Notification
Commission Payments	1. Bank EFT	1. Bank EFT
Commission Statements – direct bill	1. Download AND 2. Email with link	1. Email with link
Communication from underwriter – Immediate response Requires immediate response e.g., New business in order to reserve the market or underwrite; endorsement question in order to issue	1. Immediate Activity Notification	1. Email
Communications with underwriter – Response not urgent e.g., Request for policy information Pre-renewal updates	1. Activity Notification	1. Email
Communication from underwriter – No response expected No response expected from agency relating to specific client e.g., Broker of Record change or Advanced notification of non-renewal	1. Activity Notification, with attachment if applicable	1. Email
Communication with underwriter - Submission Updates Confirmation submission received	1. Immediate Activity Notification	1. Email

<b>Communications Agents Receive from Carriers</b>	<b>Agent Preferred Method</b>	<b>Incremental Solution</b>
Lead Generation list from carrier	1. Email with link to or attachment of electronic file that can be imported (e.g., CSV file or spreadsheet)	1. Email with link OR 2. Email with attachment
Policy Changes Carrier confirmation of agent requests	1. Immediate Activity Notification AND 2. Download	1. Download AND 2. Email
Policy Changes Carrier confirmation of direct client requests to carrier	1. Activity Notification AND 2. Download	1. Download AND 2. Email
Policy Copies Where carrier has turned off the policy paper to the agent: New business; Renewal; Endorsement NOTE: This applies to copies for the agency to retain and copies delivered to the agency for delivery to the insured (if not sent directly to the insured by the carrier)	1. Activity Notification with attachments (full insured copy as an indexed PDF & separate PDFs for Agent worksheets and for Agent commission data ) AND 2. Real Time access to carrier website from agency management system (directly to the policy paper – DEC page and all policy forms and agency worksheets) AND 3. Continue to provide agency the option to receive paper when customer will not accept electronic copy of policy.	1. Email with indexed PDF AND 2. Provide the option to receive paper where insured does not elect to receive electronic copy
Policy Delivery &/or Copies for third party	1. Activity Notification with indexed PDF attached including all policy forms AND 2. Provide the option to receive paper where third party does not elect to receive electronic copy	1. Email with indexed PDF AND 2. Provide the option to receive paper where third party does not elect to receive electronic copy
Production Reports from carrier	1. Email with Link	1. Access on Carrier web site
Property Appraisals Providing the carrier's appraisal to the agency	1. Activity Notification with attachment	1. Email with attachment of appraisal OR

<b>Communications Agents Receive from Carriers</b>	<b>Agent Preferred Method</b>	<b>Incremental Solution</b>
		2. Access on carrier website